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Set	Items	Description
S1	312	(FINANCIAL OR BANK) (3N) ACCOUNT? ? (50N) (MULTIPLE OR PLURALITY OR SEVERAL OR THREE) (2W) (PINS OR PASSWORD? ? OR IDENTIFICATION()) NUMBERS OR IDS)
S2	1	S1 FROM 486
S3	311	S1 NOT S2
S4	104	S3 NOT PY>2000
S5	66	RD (unique items)

? t5/3,k/all

5/3,K/1 (Item 1 from file: 9)

DIALOG(R) File 9:Business & Industry(R)
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02036288 Supplier Number: 25538616 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dispute over Broadcast.com Contract Raises Privacy Issues for Yahoo
(Contract dispute between Yahoo Inc's Broadcast.com, and Universal Image
raises issues about customer privacy policies set by Internet sites,
especially privacy of registration data, including passwords)
Dallas Morning News , p N/A
December 24, 1999
DOCUMENT TYPE: Regional Newspaper (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 625

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02087471 63130508

Banks can take steps to guard against ID fraud

Anonymous

Texas Banking v89n10 pp: 1, 8

Oct 2000

ISSN: 0885-6907 Journal Code: TXB

Document Type: Periodical; General Information Language: English Record Type: Fulltext Length: 2 Pages

Special Feature: Graph

Word Count: 1150

Abstract:

Identification fraud is America's fastest growing form of robbery, costing financial institutions, businesses, government and consumers \$24 billion yearly. On a daily basis, approximately 1,300 cases of identity fraud occur in the US. The robbers are not armed with guns and notes; their weapons are social security numbers and other forms of stolen or false identification, said Don Jones, president of Financial Education and Development Inc., a training firm for the financial industry, and president of United Security Professionals Association, a nonprofit association for security and fraud personnel from financial institutions and law enforcement. Banks should be aware of the following facts to prevent identification fraud in their institutions: 1. Any check drawn upon another financial institution is a credit risk if the check is cashed before it is collected. 2. The quality of the credentials presented has no bearing upon the validity of the check. 3. The risk of loss is greatly increased when any check is cashed for a stranger.

Text:

Identification fraud is America's fastest growing form of robbery, costing financial institutions, businesses, government and consumers \$24 billion yearly. On a daily basis, approximately 1,300 cases of identity fraud occur in the United States.

"The robbers are not armed with guns and notes; their weapons are social security numbers and other forms of stolen or false identification," said Don Jones, president of Financial Education and Development Inc., a training firm for the financial industry, and president of United Security Professionals Association, a nonprofit association for security and fraud personnel from financial institutions and law enforcement. "Every bank has someone who is there under a false name as a customer."

Jones spoke at TBA's Operations Conference in San Antonio in August.

According to Jones, identification fraud happens in two different ways: an unauthorized individual uses a true person's identity for their own financial gain or an individual uses a created or bogus identity to defraud financial institutions and others.

How easy is it?

Assuming someone's identity is as easy as getting a birth certificate, a process which does not require identification, Jones explained. In 80 percent of the cases, a person can request a birth certificate through the mail. And, because most states do not correlate birth and death records, the criminal easily obtains a cornerstone on which to build an identity. Once a birth certificate is obtained, it's easy to get a drivers license and new social security card.

Once these forms of identification are obtained, a person can open a business account at a bank as "president of XYZ Corporation." "I can deposit checks and withdraw money," Jones explained. "I can use the bank account to launder checks I have stolen."

Perpetrators of identification fraud don't necessarily need to assume a person's identity; they can create false identification by:

Duplication - Using a color-copier to duplicate an original document and then cutting and laminating the copy.

Alteration - Changing the photograph, signature, text or other information on original documents by using razor blades, pens, instant cameras, typewriters and other simple tools.

Total Institutions Versus Total Assets

Simulation - Simulating the basic features of a document using computer graphic design software.

Counterfeiting - Creating a completely new document that looks almost exactly like the official identification. This is done using various methods including computer design software, video imaging equipment and printers.

The advent of the Internet has been a real boon to perpetrators of identity fraud. There are genealogy Web sites that reveal information about individuals, including mother's maiden name. There is also software available that reveals details about unsuspecting individuals. In addition, software can be purchased which allows individuals to create drivers licenses, state IDs and birth certificates.

What can banks do?

Banks should be aware of the following facts to prevent identification fraud in their institutions:

- Any check drawn upon another financial institution is a credit risk if the check is cashed before it is collected.
- The quality of the credentials presented has no bearing upon the validity of the check.

The risk of loss is greatly increased when any check is cashed for a stranger.

Jones suggests that banks train their tellers on the different types of identification. For example, forms of acceptable identification include a drivers license, U.S. passport, federal employee identification cards and armed forces identification. The reasons these are "acceptable" forms of ID are that they show or describe the individual, they are somewhat difficult to obtain illicitly, they are closely guarded documents, they are only available to the owner and they are difficult to counterfeit.

"Unacceptable" forms of identification should only be used in addition to a drivers license or state ID. These include social security cards, birth or marriage certificates, credit cards, voter registration cards, student IDs or welfare identification cards.

Jones believes strongly that bankers should ask for two picture IDs when setting up a new account. If they can't produce two, then they should show two to three "unacceptable" IDs. Unfortunately, Jones adds, because of the high degree of competition, many banks are hesitant to ask new customers to produce several forms of ID and risk losing their business to another bank.

He points out, however, that one bank experienced 60 percent losses in accounts where only a state ID was used.

Jones adds that tellers should also be trained to detect false or counterfeit IDs. Questions tellers should ask themselves include:

Are all documents crisp and new? People establishing a new identity often acquire all their documents at about the same time.

Are paper cards dirtier at the edges? If they aren't, it could indicate that they are phony.

Are there spelling errors or sloppy printing processes?

Is there any indication of erasures on documents?

If the document contains a photograph, is it part of the paper stock? You should not be able to feel a raised edge around the picture.

Is the lamination split in any way?

Are the photos on two or more cards the same? It is common for counterfeiters to use the same photo more than once.

Is the state seal missing from the document or not properly aligned?

Is the photo squarely cropped?

Does the hologram move and/or appear three-dimensional?

Does the physical description match?

Are key portions of the physical description covered, blurred or altered?

Where was the Social Security card obtained? The first three digits of the number indicate the state where the card was issued.

Is the only form of identification available from out of the area?

Is a state identification used instead of a drivers license?

Is a second identification not available or not adequate to verify identity?

Jones adds that tellers should not forget to check signatures on drivers licenses against those on checks. "You should look at the signature upside down instead of right side up," he recommends. "Look at the strokes and see how they are put together."

Bank signature cards should be signed in black ink because it is the best to photograph, and felt tip pens should not be used as they mask handwriting characteristics. They should also always be kept up-to-date. As an accountholder's signature changes, the card should be updated.

When examining signatures, tellers should check the proportions (the size relationships between tall and small letters), slant, size, idiosyncrasies, spacing, fluency (the smoothness or naturalness of the signature) and letter relationships (the manner and degree of connecting letters or groups of letters).

"Every transaction in the financial industry involves some degree of risk," Jones adds. "As a professional, you must be prepared to evaluate the individual, the credentials presented and the degree of risk that can be reasonably assumed by your financial institution."

By educating accountholders on how to safeguard their identities (see sidebar), training tellers on detecting false identification and rewarding employees who catch scams, Jones believes banks can reduce potential losses from this rapidly growing crime.

THIS IS THE FULL-TEXT.

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Geographic Names: United States; US

Descriptors: Bank fraud; Guidelines; False identification

Classification Codes: 8120 (CN=Retail banking); 9150 (CN=Guidelines); 9190 (CN=United States)

Print Media ID: 14314